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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/717,700	11/20/2000	Hal Minot	0326-138A	8486
9629	7590	07/06/2005	EXAMINER	
MORGAN LEWIS & BOCKIUS LLP 1111 PENNSYLVANIA AVENUE NW WASHINGTON, DC 20004				ALPERT, JAMES M
ART UNIT		PAPER NUMBER		
		3624		

DATE MAILED: 07/06/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)
	09/717,700	MINOT ET AL.
	Examiner	Art Unit
	James Alpert	3624

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 1 MONTH(S). FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 08 June 2004.

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-43 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) _____ is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) 1-43 are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) Notice of References Cited (PTO-892) 4) Interview Summary (PTO-413)
 2) Notice of Draftsperson's Patent Drawing Review (PTO-948) Paper No(s)/Mail Date. _____.
 3) Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08)
 Paper No(s)/Mail Date _____. 5) Notice of Informal Patent Application (PTO-152)
 6) Other: _____.

DETAILED ACTION

The following communication is in response to Applicant's amendment filed on 04 August 2004.

Status of Claims

Claims 1 & 15-41 are currently amended. Claims 2-14 are previously presented. Claims 42 & 43 are new. Claims 1-43 are currently pending.

Preliminary Responses

Two non-final office actions have been generated previously, the first mailed on 10 December 2003 and the second mailed on 08 June 2004. The rejections made in the first action are hereby withdrawn. As to the second action, Applicant's amendments to the claims are sufficient to overcome the rejections under 35 U.S.C §112, and those rejections are hereby withdrawn. Responses to the remaining grounds of rejections (§101 and §103) will be addressed subsequent to the election made pursuant to the requirement below.

Election/Restrictions

MPEP §811 states, in reference to restriction requirements of applicant's claims:

37 CFR 1.142(a), second sentence states: "[i]f the distinctness and independence of the invention be clear, such requirement will be made before any action upon the merits; however, it may be made at any time before final action in the case at the discretion of the examiner." This means the examiner should make a proper requirement as early as possible in the prosecution, in the first action if possible, otherwise, as soon as the need for a proper requirement develops.

The current Examiner has reviewed the application and claims, and observed the necessity of restriction to achieve a satisfactory examination of the application. The claims are of such distinctiveness that further prosecution without a restriction election

would require additional time-consuming search and analysis, imposing a serious burden on the Office,

Restriction to one of the following inventions is required under 35 U.S.C. 121:

1. Claims 1-14, 22-34, & 42, drawn to a method and system for providing mortgage and/or credit services over the Internet or other network, classified in class 705, subclass 38.
2. Claim 15-21 & 35-43, drawn to a method and system for providing mortgage and/or credit services, over the Internet or other network, to both financial consultants and retail customers, classified in class 705, subclass 36R.

Inventions 1 and 2 are related as subcombinations disclosed as usable together in a single combination. The inventions are distinct, each from the other because the subcombinations are shown to be separately usable. In the instant case, Invention 2 has separate utility such as selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients. See MPEP §806.05(d).

Because these inventions are distinct for the reasons given above, and because the search required for Group 2 is distinct from the search required for Group 1, and because these inventions have acquired a separate status in the art as shown by their different classification, restriction for examination purposes as indicated is proper.

Reminders

No telephone communication was placed regarding this election due to the complex nature of the application and restriction. See MPEP §812.01.

Applicant is reminded that upon the cancellation of claims to a non-elected invention, the inventorship must be amended in compliance with 37 CFR 1.48(b) if one

or more of the currently named inventors is no longer an inventor of at least one claim remaining in the application. Any amendment of inventorship must be accompanied by a request under 37 CFR 1.48(b) and by the fee required under 37 CFR 1.17(i).

Applicant is reminded that the reply to this requirement to be complete must include an election of the invention to be examined even though the requirement be traversed (37 CFR 1.143).

Applicant is reminded that a shortened statutory period for response to this action is set to expire 30 (thirty) days from the mail date of this letter. Failure to respond within the period for response will result in abandonment of the application. See 35 U.S.C 133, MPEP §'s 710.02,710.02(b).

Conclusion

Any inquiry concerning this communication or earlier communications from the examiner should be directed to James Alpert whose telephone number is (571) 272-6738. The examiner can normally be reached on M-F 9:30-6:00. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571) 272-6747. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

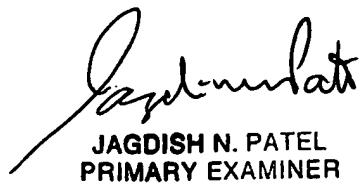
Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should

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you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).


James M. Alpert
June 29, 2005


JAGDISH N. PATEL
PRIMARY EXAMINER